

## Information to identify the case:

Debtor 1:	<b>Christian Ingle</b>	Social Security number or ITIN:	xxx-xx-3618
	First Name Middle Name Last Name	EIN:	__-__-____
Debtor 2:		Social Security number or ITIN:	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	__-__-____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 6/15/16
Case number:	16-21664-RG	Date case converted to chapter:	7 2/14/18

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christian Ingle	
2. All other names used in the last 8 years		
3. Address	202 49th St Union City, NJ 07087-7734	
4. Debtor's attorney Name and address	Steven A. Serna Law Offices of Steven A. Serna LLC 5300 Bergenline Avenue, Suite 300 West New York, NJ 07093	Contact phone 201-392-0303
5. Bankruptcy trustee Name and address	Nicholas J. Delzotti PO Box 20117 Newark, NJ 07101	Contact phone 973-622-3464

For more information, see page 2 &gt;

Debtor **Christian Ingle**

Case number **16-21664-RG**

<b>6. Bankruptcy clerk's office</b>	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 973-645-4764  Date: 2/21/18
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. (800) 676-6856</p>		
<b>7. Meeting of creditors</b>	<b>March 19, 2018 at 11:30 AM</b>	Location:
<p><b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504</b></p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 5/18/18</b>
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>		
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Christian Ingle  
 Debtor

Case No. 16-21664-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Feb 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2018.

db Christian Ingle, 202 49th St, Union City, NJ 07087-7734  
 tr +Nicholas J. Delzotti, PO Box 20117, Newark, NJ 07101-6117  
 516237509 #Amerifinancial Solutio, PO Box 7, Vassar, MI 48768-0007  
 516292396 +Baxter Financial LLC, c/o Fein Such Kahn & Shepard, PC, 7 Century Dr., Suite 201,  
 Parsippany, NJ 07054-4609  
 516237510 +Baxter Financial Ll C, 9131 S Monroe Plaza Way, Sandy, UT 84070-4608  
 516237511 Commonwealth of Pennsylvania, 4105 Derry St, Harrisburg, PA 17111-2244  
 516452122 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 516457843 Directv, LLC, by American InfoSource LP as agent, PO Box 5008,  
 Carol Stream, IL 60197-5008  
 516237517 HUDSON COUNTY SPECIAL, 595 Newark Ave, Jersey City, NJ 07306-2394  
 516237516 +Hoboken Emergency Physicians PC, PO Box 8500-2216, Philadelphia, PA 19178-0001  
 516237518 Jackson Capital Inc, 420 Grant Ter, Mamaroneck, NY 10543-1410  
 516237519 Mark L. Nichter, P.C., 44 S Broadway, White Plains, NY 10601-4425  
 516237520 Mount Sinai Radioogy Dept, 1 Gustave L Levy Pl # 12, New York, NY 10029-6500  
 516237521 NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099  
 516237522 North Hudson Sewerage Authority, PO Box 71352, Philadelphia, PA 19176-1352  
 516399801 +North Hudson Sewerage Authority, 1600 Adams Street, Hoboken, New Jersey 07030-2304  
 516237523 Phelan Hallinan & Schmieg, PC, 400 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-3437  
 517069773 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 517069774 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 516237525 T-Mobile US, 3321 S Congress Ave Ste B, Palm Springs, FL 33461-3072  
 516237526 Trans Continental Credit, PO Box 5055, White Plains, NY 10602-5055  
 516237527 #Tsi/909, PO Box 17205, Wilmington, DE 19850-7205  
 516426610 US BANK N.A., AS TRUSTEE FOR CREDIT et.al., AMERICAS SERVICING COMPANY,  
 Default Document Processing, MAC N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700  
 516237528 +++US BANK NA (C/O ASC, 50 S 16TH ST STE 1960, PHILADELPHIA PA 19102-2517  
 (address filed with court: US Bank NA (c/o ASC, 50 S 16th St Ste 1950,  
 Philadelphia, PA 19102-2517)  
 516237529 Velocity Investments LLC, 1800 State Route 34 Ste 404A, Wall Township, NJ 07719-9147

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: bk@sernaesq.com Feb 21 2018 22:18:46 Steven A. Serna,  
 Law Offices of Steven A. Serna LLC, 5300 Bergenline Avenue, Suite 300,  
 West New York, NJ 07093

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 21 2018 22:19:04 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 21 2018 22:19:03 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

516237512 EDI: CONVERGENT.COM Feb 21 2018 22:13:00 Convergent Outsourcing, 800 SW 39th St,  
 Renton, WA 98057-4975

516237513 EDI: DIRECTV.COM Feb 21 2018 22:13:00 DirectTV, PO Box 78626, Phoenix, AZ 85062-8626

516237514 EDI: TSYS2.COM Feb 21 2018 22:13:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999

516237515 E-mail/Text: fggbanko@fgny.com Feb 21 2018 22:18:52 Forster, Garbus & Garbus, 7 Banta Pl,  
 Hackensack, NJ 07601-5604

516237524 EDI: PRA.COM Feb 21 2018 22:13:00 Portfolio Recovery Associates, 140 Corporate Blvd,  
 Norfolk, VA 23502-4952

516473294 EDI: PRA.COM Feb 21 2018 22:13:00 Portfolio Recovery Associates, LLC, c/o Union Privilege,  
 POB 41067, Norfolk VA 23541

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-2

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 34

Date Rcvd: Feb 21, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 23, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 20, 2018 at the address(es) listed below:

James Patrick Shay on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP., HOME EQUITY ASSET TRUST 2006-8, HOME EQUITY PASS-THROUGH CERTIFICATES, SERIES 2006-8 james.shay@phelanhallinan.com  
Joel R. Glucksman on behalf of Creditor City of Union City jglucksman@scarincihollenbeck.com  
Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com  
Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP., HOME EQUITY ASSET TRUST 2006-8, HOME EQUITY PASS-THROUGH CERTIFICATES, SERIES 2006-8 nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor Credit Suisse First Boston Mortgage Securities Corp., Home Equity Asset Trust 2006-8, Home Equity Pass- Through Certificates, Series 2006-8, U.S. Bank National Association, as Trustee rsolarz@kmlawgroup.com  
Steven A. Serna on behalf of Debtor Christian Ingle bk@sernaesq.com

TOTAL: 6